

Information to identify the case:

Debtor 1	James F O'Donnell	Social Security number or ITIN xxx-xx-2893
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Lynette S O'Donnell	Social Security number or ITIN xxx-xx-1296
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-27028-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James F O'Donnell
aka James F O'Donnell

Lynette S O'Donnell
aka Lynette S Francis, aka Lynette S O'Donnell,
aka Lynette S Solomon, aka Lynette Buff, aka
Lynette B Smith, aka Lynette Smith Buff

1/19/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James F O'Donnell
Lynette S O'Donnell
Debtors

Case No. 16-27028-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Jan 19, 2022

User: admin
Form ID: 3180W

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Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James F O'Donnell, Lynette S O'Donnell, 177 Jefferson Rd, Elmer, NJ 08318-2751
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
516376173	+ ACI, 2420 Sweet Home Rd #150, Amherst, NY 14228-2244
516376184	+ CESI, PO Box 2579, Columbia, MD 21045-1579
516376185	+ Chase Mortgage, POB 47020, Doraville, GA 30362-0020
516376192	+ First Bankcard, PO Box 3331, Omaha, NE 68103-0331
516376195	+ Fresh View Solutions, PO Box 172285, Denver, CO 80217-2285
518628506	+ MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9096
518628507	+ MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9741, MR. COOPER, P.O. BOX 619096 DALLAS, TX 75261-9096
516376200	+ Mid-Lantic Pain Specialists LLC, PO Box 267, Vineland, NJ 08362-0267
518651625	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; NATIONSTAR MORTGAGE LLC, D/B/A MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9741
518676790	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9096
518676791	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9741, NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, P.O. BOX 619096 DALLAS, TX 75261-9096
516376202	+ NJ Homekeeper, 637 S Clinton Ave, POB 18550, Trenton, NJ 08650-2085
516376201	#+ National Pen Co., LLC, 12121 Scripps Summit Drive Suite 200, San Diego, CA 92131-4609
516376203	+ Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
516376205	+ Penn Jersey Pulmonary, 52 W Red Bank Ave #26, Woodbury, NJ 08096-1695
516376206	+ Plastic & Cosmetic Surgery Group NJ, 1007 Mantua Pike, Suite B, Woodbury, NJ 08096-3963
516376210	+ TD Bank, PO Box 16027, Lewiston, ME 04243-9513
516512830	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516376213	+ Upper Deerfield Dental, 233 Laurel Heights Dr., Bridgeton, Nj 08302-3635

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 19 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 19 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516376174	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 19 2022 20:38:00	Alliance One Receivables Management Inc., PO Box 3111, Southeastern, PA 19398-3111

District/off: 0312-1

User: admin

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Date Recd: Jan 19, 2022

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516376175	+ Email/Text: bankruptcy@pepcoholdings.com	Jan 19 2022 20:38:00	Atlantic City Electric, POB 13610, Phila, pa 19101-3610
516388367	+ Email/Text: bankruptcy@pepcoholdings.com	Jan 19 2022 20:38:00	Atlantic City Electric Company, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
516376176	+ EDI: TSYS2	Jan 20 2022 01:33:00	Barclay's Bank of Delaware, 125 S. West St., Wilmington, DE 19801-5014
516376177	+ EDI: CITICORP.COM	Jan 20 2022 01:33:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
516376178	+ EDI: WFNNB.COM	Jan 20 2022 01:33:00	Brylan Homes, PO Box 659728, San Antonio, TX 78265-9728
516376179	+ Email/Text: notices@burt-law.com	Jan 19 2022 20:38:00	Burton Neil & Assoc. P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
516432072	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2022 20:52:50	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516376186	+ EDI: CKSFINANCIAL.COM	Jan 20 2022 01:33:00	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
516376180	+ EDI: CAPITALONE.COM	Jan 20 2022 01:33:00	Cabela, 4800 NW 1st Street Suite 300, Lincoln, NE 68521-4463
516376181	+ Email/Text: cms-bk@cms-collect.com	Jan 19 2022 20:38:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
516376182	+ EDI: CAPITALONE.COM	Jan 20 2022 01:33:00	Capital One Bank (USA), PO Box 71083, Charlotte, NC 28272-1083
518181190	+ EDI: AIS.COM	Jan 20 2022 01:33:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
518181189	+ EDI: AIS.COM	Jan 20 2022 01:33:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
516376183	+ EDI: CAPITALONE.COM	Jan 20 2022 01:33:00	Capital One Bank (USA) NA, PO Box 71083, Charlotte, NC 28272-1083
516410768	EDI: CAPITALONE.COM	Jan 20 2022 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516376187	+ Email/Text: mediamanagers@clientservices.com	Jan 19 2022 20:38:00	Client Services Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
516572491	+ EDI: WFNNB.COM	Jan 20 2022 01:33:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516376189	+ Email/Text: bknnotice@ercbpo.com	Jan 19 2022 20:38:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
516376191	+ EDI: BLUESTEM	Jan 20 2022 01:33:00	Fingerhut Advantage, PO Box 166, Newark, NJ 07101-0166
516376193	+ EDI: AMINFOFP.COM	Jan 20 2022 01:33:00	First Premier Bank, PO Box 5529, Sioux falls, SD 57117-5529
516376194	+ EDI: FSAE.COM	Jan 20 2022 01:33:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
516376196	+ EDI: RMSC.COM	Jan 20 2022 01:33:00	HH Gregg, PO Box 965036, Orlando, FL 32896-5036
516376197	+ EDI: IIC9.COM	Jan 20 2022 01:33:00	I.C. System Inc., PO Box 64378, Saint Paul, MN 55164-0378
516567260	EDI: JEFFERSONCAP.COM		

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516616177	EDI: JPMORGANCHASE	Jan 20 2022 01:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516376198	+ EDI: LTDFINANCIAL.COM	Jan 20 2022 01:33:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516510314	+ EDI: MID8.COM	Jan 20 2022 01:33:00	LTD Financial Services, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
516376199	+ EDI: MID8.COM	Jan 20 2022 01:33:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516578839	EDI: PRA.COM	Jan 20 2022 01:33:00	Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
516376207	Email/Text: signed.order@pfwattorneys.com	Jan 19 2022 20:38:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516376204	+ EDI: RMSC.COM	Jan 20 2022 01:33:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
516560478	+ EDI: JEFFERSONCAP.COM	Jan 20 2022 01:33:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516484824	EDI: Q3G.COM	Jan 20 2022 01:33:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516401917	EDI: Q3G.COM	Jan 20 2022 01:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516376208	+ Email/Text: bk@rgsfinancial.com	Jan 19 2022 20:38:00	RGS Financial, POB 852039, Richardson, TX 75085-2039
518056184	+ Email/Text: bncmail@w-legal.com	Jan 19 2022 20:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518056183	+ Email/Text: bncmail@w-legal.com	Jan 19 2022 20:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516376209	+ EDI: RMSC.COM	Jan 20 2022 01:33:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
516376211	EDI: TFSR.COM	Jan 20 2022 01:33:00	Toyota Motor Credit, 19011 S Western Ave, Torrence, CA 90501
516512830	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 19 2022 20:38:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519131807	Email/PDF: bncnotices@becket-lee.com	Jan 19 2022 20:41:32	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516376212	+ EDI: RMSC.COM	Jan 20 2022 01:33:00	Toys R Us, PO Box 965001, Orlando, FL 32896-5001
516376214	+ EDI: VERIZONCOMB.COM	Jan 20 2022 01:33:00	Verizon, POB 4830, Trenton, NJ 08650-4830
516376215	+ EDI: RMSC.COM	Jan 20 2022 01:33:00	Walmart, PO Box 965024, Orlando, FL 32896-5024
516376216	+ EDI: WFNNB.COM	Jan 20 2022 01:33:00	Woman Within, PO Box 659728, San Antonio, TX 78265-9728
516573583	+ EDI: CAPITALONE.COM	Jan 20 2022 01:33:00	World's Foremost Bank-Cabela's Club Visa, PO Box 82609, Lincoln, NE 68501-2609

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TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518651626	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court;, NATIONSTAR MORTGAGE LLC, D/B/A MR. COOPER, P.O. BOX 619096, DALLAS, TX 75261-9741, NATIONSTAR MORTGAGE LLC, D/B/A MR. COOPER
518056187	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518056186	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516376188	##+	Encore Receivable Management, 400 N. Rogers Rd., Olathe, KS 66062-1212
516376190	##+	Express Scripts, PO Box 790227, St. Louis, MO 63179-0227

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
James Patrick Shay	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION shay@bbs-law.com, jpshay@gmail.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Terry Tucker	on behalf of Debtor James F O'Donnell terrytucker@comcast.net
Terry Tucker	on behalf of Joint Debtor Lynette S O'Donnell terrytucker@comcast.net

TOTAL: 8